

From: Diana Peyton

Sent: Friday, April 07, 2006 8:20 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Dear FDIC Representatives,

The thought of Wal-Mart owning a bank brings a sense of dread to me. As a corporation, they have contributed greatly, possibly primarily, to the demise of the small businesses in the United States. These losses have damaged our economy, the diversity that is so essential to our identity as a country, and the possibility of family run institutions. By family run, I do not mean having a family name on a business such as Wal-Mart; I mean the type of business that is owned and operated by families who pass on the skills of the business to their children. Children of the United States rarely have the chance for such experiences.

If the bank of Wal-Mart comes to town, the fate of small business would be permanently sealed. It is a conflict of interest for the largest corporation in town to also be the largest bank in town. Please vote to deny Wal-Mart a banking charter

Thank you,

Diana L. Peyton